



Teachers Health Trust

RETIREE HEALTH PLAN - MONTHLY PREMIUM

Effective January 1, 2015 (For retirees who retired before 01/01/2009)

UNITED HEALTH CARE	MEDICAL ONLY PREMIUM	DENTAL PREMIUM (per person) DIAMOND PLATINUM		VISION PREMIUM (per person)
In Area:				
Retiree Only	\$1,460.25	\$50.00	\$25.00	\$15.00
Retiree + One Dependent	\$2,540.18			
Retiree + Family	\$3,807.30			
Out of Area:				
Retiree Only	N/A	N/A	N/A	N/A
Retiree + One Dependent	N/A			
Retiree + Family	N/A			

MEDICARE ADVANTAGE PLAN	MEDICAL ONLY PREMIUM	DENTAL PREMIUM (per person) DIAMOND PLATINUM		VISION PREMIUM (per person)
Retiree Only	\$258.20	\$50.00	\$25.00	\$15.00
Retiree + One Dependent	\$496.05			



Teachers Health Trust

RETIREE HEALTH PLAN - MONTHLY PREMIUM

Effective January 1, 2015 (For retirees who retired after 01/01/2009)

PPO PLAN (Medical, Dental & Vision)	UNUSED SICK LEAVE				
	LESS THAN 150 DAYS	150-199 DAYS	200-249 DAYS	250-299 DAYS	300 DAYS OR MORE
10-19 Years of Service					
Retiree Only	\$818	\$806	\$795	\$783	\$771
Retiree + One Dependent	\$1,987	\$1,975	\$1,964	\$1,952	\$1,940
Retiree + Two Dependents	\$3,156	\$3,144	\$3,133	\$3,121	\$3,109
20-25 Years of Service					
Retiree Only	\$643	\$631	\$619	\$608	\$596
Retiree + One Dependent	\$1,812	\$1,800	\$1,788	\$1,777	\$1,765
Retiree + Two Dependents	\$2,981	\$2,969	\$2,957	\$2,946	\$2,934
26-29 Years of Service					
Retiree Only	\$526	\$514	\$502	\$491	\$479
Retiree + One Dependent	\$1,695	\$1,683	\$1,671	\$1,660	\$1,648
Retiree + Two Dependents	\$2,864	\$2,852	\$2,840	\$2,829	\$2,817
30 or More Years of Service					
Retiree Only	\$374	\$362	\$350	\$339	\$327
Retiree + One Dependent	\$1,543	\$1,531	\$1,519	\$1,508	\$1,496
Retiree + Two Dependents	\$2,712	\$2,700	\$2,688	\$2,677	\$2,665

MEDICARE ADVANTAGE PLAN (Secure Horizons, including PPO Dental & Vision)	MONTHLY PREMIUM
Retiree Only	\$305.34
Retiree + One Dependent	\$590.33

Retiree and dependent must have both Medicare Parts A & B in order to enroll in the Secure Horizons Plan. However, subsidy is not applied to Secure Horizons Plan. All retirees and dependents ages 65 years and older are not eligible to participate in Retiree Health PPO Plan and they must go on Secure Horizons Plan.



Teachers Health Trust

RETIREE HEALTH PLAN - SUBSIDY TABLE

Effective January 1, 2015

YEARS OF SERVICE	MONTHLY PREMIUM	SUBSIDY RATE	SUBSIDY AMOUNT	RETIREE PREMIUM
10 - 19 Years	\$1,169	30%	\$351	\$818
20 - 25 Years	\$1,169	45%	\$526	\$643
26 - 29 Years	\$1,169	55%	\$643	\$526
30 or More Years	\$1,169	68%	\$795	\$74

TOTAL SUBSIDY						
INCENTIVE SUBSIDY		0%	1%	2%	3%	4%
UNUSED SICK LEAVE		LESS THAN 150 DAYS	150-199 DAYS	200-249 DAYS	250-299 DAYS	300 DAYS OR MORE
Years of Service	10 - 19 Years	\$351	\$363	\$374	\$386	\$398
	20 - 25 Years	\$526	\$538	\$550	\$561	\$573
	26 - 29 Years	\$643	\$655	\$667	\$678	\$690
	30 or More Years	\$795	\$807	\$819	\$830	\$842